

Exhibit A

Signature
LEASE

Lease *See* **Lease** **17** **21** **22** **23** **24** **25** **26** **27** **28** **29** **30** **31** **32** **33** **34** **35** **36** **37** **38** **39** **40** **41** **42** **43** **44** **45** **46** **47** **48** **49** **50** **51** **52** **53** **54** **55** **56** **57** **58** **59** **60** **61** **62** **63** **64** **65** **66** **67** **68** **69** **70** **71** **72** **73** **74** **75** **76** **77** **78** **79** **80** **81** **82** **83** **84** **85** **86** **87** **88** **89** **90** **91** **92** **93** **94** **95** **96** **97** **98** **99** **100** **101** **102** **103** **104** **105** **106** **107** **108** **109** **110** **111** **112** **113** **114** **115** **116** **117** **118** **119** **120** **121** **122** **123** **124** **125** **126** **127** **128** **129** **130** **131** **132** **133** **134** **135** **136** **137** **138** **139** **140** **141** **142** **143** **144** **145** **146** **147** **148** **149** **150** **151** **152** **153** **154** **155** **156** **157** **158** **159** **160** **161** **162** **163** **164** **165** **166** **167** **168** **169** **170** **171** **172** **173** **174** **175** **176** **177** **178** **179** **180** **181** **182** **183** **184** **185** **186** **187** **188** **189** **190** **191** **192** **193** **194** **195** **196** **197** **198** **199** **200** **201** **202** **203** **204** **205** **206** **207** **208** **209** **210** **211** **212** **213** **214** **215** **216** **217** **218** **219** **220** **221** **222** **223** **224** **225** **226** **227** **228** **229** **230** **231** **232** **233** **234** **235** **236** **237** **238** **239** **240** **241** **242** **243** **244** **245** **246** **247** **248** **249** **250** **251** **252** **253** **254** **255** **256** **257** **258** **259** **260** **261** **262** **263** **264** **265** **266** **267** **268** **269** **270** **271** **272** **273** **274** **275** **276** **277** **278** **279** **280** **281** **282** **283** **284** **285** **286** **287** **288** **289** **290** **291** **292** **293** **294** **295** **296** **297** **298** **299** **300** **301** **302** **303** **304** **305** **306** **307** **308** **309** **310** **311** **312** **313** **314** **315** **316** **317** **318** **319** **320** **321** **322** **323** **324** **325** **326** **327** **328** **329** **330** **331** **332** **333** **334** **335** **336** **337** **338** **339** **340** **341** **342** **343** **344** **345** **346** **347** **348** **349** **350** **351** **352** **353** **354** **355** **356** **357** **358** **359** **360** **361** **362** **363** **364** **365** **366** **367** **368** **369** **370** **371** **372** **373** **374** **375** **376** **377** **378** **379** **380** **381** **382** **383** **384** **385** **386** **387** **388** **389** **390** **391** **392** **393** **394** **395** **396** **397** **398** **399** **400** **401** **402** **403** **404** **405** **406** **407** **408** **409** **410** **411** **412** **413** **414** **415** **416** **417** **418** **419** **420** **421** **422** **423** **424** **425** **426** **427** **428** **429** **430** **431** **432** **433** **434** **435** **436** **437** **438** **439** **440** **441** **442** **443** **444** **445** **446** **447** **448** **449** **450** **451** **452** **453** **454** **455** **456** **457** **458** **459** **460** **461** **462** **463** **464** **465** **466** **467** **468** **469** **470** **471** **472** **473** **474** **475** **476** **477** **478** **479** **480**

LEASSEE RAMSEY NISSON NAME OF LEASOR, COMPLETE 401 ROUTE 17 SOUTH STREET ADDRESS Lessee & Co-Lessee CHERYL S WICHINSKY-CANTER NAME OF LESSEE 20 COLUMBIA DR LEASOR STREET ADDRESS N/A LEASE BILLING ADDRESS IF DIFFERENT FROM ABOVE N/A		(201)825-4848 LEASOR TELEPHONE NUMBER UPPER SADDLE RIVER NJ 07458 CITY, STATE, ZIP CODE MURRAY A CANTER NAME OF CO-LESSEE HAIR EVILLE NV CITY, STATE, COUNTY N/A CITY, STATE, COUNTY N/A		09/28/2002 LEASE DATE 19AC DEALER NUMBER N/A TOOK OF COPIES OF LEASE IF A SIGNMENT 12747 N/A N/A N/A
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VEHICLES ORIGINATING ADDRESS OF DIFFERENT FROM ABOVE

You and "your" refer equally to the Lessee and Co-Lessee (if any) signing this Lease. "We," "us" and "our" refer to the Dealer, to Nissan-Financial LT ("NFLT") and to any other assignee. If this Lease is assigned, "Vehicle" refers to the Motor Vehicle described below, including attachments, equipment and accessories. You agree to lease this Vehicle from us under the terms on the front and back of this Lease. You understand that this is a Lease. You do so on this Vehicle, unless and until you exercise your option to purchase this Vehicle.

YEAR			MAKE	MODEL	BODY STYLE	VEHICLE IDENTIFICATION NUMBER (VIN)											
2002			NISSAN	TR XTERRA	XE 4X4 AUTO	3 N1EDP2Y72C60179											
<input checked="" type="checkbox"/> New	<input type="checkbox"/> Used	Primary Use		TRANSMISSION		<input type="checkbox"/> Automatic	<input type="checkbox"/> Manual	<input checked="" type="checkbox"/> Other	Prior Use (if not new)		<input type="checkbox"/> Personal/Family		<input type="checkbox"/> Daily Rental				
75		<input type="checkbox"/> Personal, Family or Household	BRAKES		<input type="checkbox"/> Power	<input type="checkbox"/> Manual	<input type="checkbox"/> None	<input type="checkbox"/> Personal/Family or Household		<input type="checkbox"/> Race	<input type="checkbox"/> Taxi	<input type="checkbox"/> Daily Rental					
DOOR/CHASSIS BEATING		<input type="checkbox"/> Commercial	STEERING		<input type="checkbox"/> Power	<input type="checkbox"/> Manual	<input type="checkbox"/> None	<input type="checkbox"/> Demonstrator		<input type="checkbox"/> Delivery	<input type="checkbox"/> Utility	<input type="checkbox"/> Unknown					
6		SALE USE 1C/87237		AIR CONDITIONING		<input checked="" type="checkbox"/> XX		MSRP (New Vehicle Only)		\$ 25,555							
COLORADO CODE																	

AMOUNT DUE AT LEASE SIGNING OR DELIVERY	MONTHLY PAYMENTS	OTHER CHARGES* (Not part of your monthly payment)	TOTAL OF PAYMENTS
Your first monthly payment of \$ <u>339.00</u> due on signing, followed by <u>30</u> payments of \$ <u>339.00</u> on the <u>25</u> th month, beginning on <u>OCT 29</u> . The total of your monthly payments is \$ <u>10,377.00</u>	a) Disposition Fee (if you do not purchase the Vehicle) \$ _____ M/P b) _____ M/P + \$ _____ M/P c) _____ M/P + \$ _____ M/P d) Total = _____ M/P	(The amount you will have paid by the end of the Lease) \$ <u>17,346.00</u>	

AMOUNT DUE AT LEASE SIGNING OR DELIVERY		HOW THE AMOUNT DUE AT LEASE SIGNING OR DELIVERY WILL BE PAID	
a) Capitalized Cost Reduction including any net trade-in allowance	\$ 635.56	I) Net Trade-In Allowance	\$ N/A
b) First Monthly Payment	+\$ 339.90	II) Rebates and Non-Cash Credits	+\$ N/A
c) Refundable Security Deposit	+\$ N/A	III) Amount To Be Paid in Cash	+\$ 1501.05
d) Title Fees	+\$ N/A	IV) Total	=\$ 1501.05
e) Registration Fees	+\$ 99.00		
f) SALES TAX PD IN ADVANCE	58.43		
g) N/A	+\$ N/A		
h) DOC FEE	+\$ 169.00		
i) N/A	+\$ N/A		
j) N/A	+\$ N/A		
k) Total	=\$ 1501.05		

a) Gross Capitalized Cost. The agreed upon value of the Vehicle (\$ _____) plus any items you pay over the lease term such as taxes, fees, service contracts, insurance and any outstanding prior credit or lease balance. If you want an itemization of this amount, please see Section 7	\$ _____ 24661.90	d) Rent Charge. The amount charged in addition to the depreciation and any amortized amounts	+ _____ 4455.10
b) Capitalized Cost Reduction. The amount of any net trade-in allowance, rebate, non-cash credit or cash you pay that reduces the gross capitalized cost	- _____ 835.56	e) Total of Base Monthly Payments. The depreciation and any amortized amounts plus the rent charge	= _____ 16272.00
c) Adjusted Capitalized Cost. The amount used in calculating your base monthly payment	= _____ 23826.34	f) Lease Payments. The number of payments in your Lease	+ _____ 48
d) Residual Value. The value of the Vehicle at the end of the Lease used in calculating your base monthly payment	- _____ 12009.44	g) Base Monthly Payment	= _____ 339.00
e) Depreciation and Any Amortized Amounts. The amount charged for the Vehicle's decline in value through normal use and for other items paid over the lease term	= _____ 11816.90	h) Monthly Luxury Tax	+ _____ N/A
		i) Total Monthly Payment	= \$ _____ 339.00

Early Termination. You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated; the earlier you end the Lease, the greater this charge is likely to be. See Section 14.

Excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 15,000 miles per year at the rate of 15 cents per mile. See Section 20. If this box is checked, this mileage includes 15,000 miles over the term of the Lease purchased at 15 cents per mile, which is included in your monthly payment. There will be no refund for unused miles, including any additional miles purchased by you.

Purchase Option at End of Lease Term. You have an option to purchase the Vehicle at the end of the lease term for \$ 12,000, and a Purchase Option Fee of \$180.00. See Section 15.

Other Important Terms. This Lease contains additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

7. ALLOCATION OF GROSS IMPROVED VALUE		8. ESTIMATED TOTAL RENT AND TAXES	
The following items you will pay over the lease term and are in your monthly payment:		The estimated total amount you will pay for official and license fees, registration, title and taxes, including personal property taxes, over the term of your Lease, whether included with your monthly payment or assessed otherwise is \$ <u>1,583</u> . With actual total of fees and taxes may be higher or lower depending on the tax rates in effect or the value of the leased property at the time a fee or tax is assessed.	
a) Agreed upon value of the Vehicle	+ <u>23,062.68</u>	9. TOTAL COST OF THE LEASE	
b) Title, License and Registration	+ <u>N/A</u>	Assuming there is no default and that you exercise the purchase option at the scheduled end of this Lease, your total cost under this Lease will be \$ <u>24,665.88</u> , which is the sum of the total payments due on signing this lease, the nonrefundable security deposit, the total of the subsequent monthly payments, and the purchase option price with purchase option fee, but excluding any state and local taxes or fees imposed on the purchase.	
c) Acquisition Fee	+ <u>450.00</u>	10. OTHER INFORMATION AND WARRANTIES	
d) Service Contract and/or Maintenance Contract (see Section 11)	+ <u>N/A</u>	These coverages are not required to enter into this Lease and will not be provided unless you sign below. If insurance and/or warranties are purchased by you, the coverages are shown in a notice given to you on this date and are not included in the total cost of the lease.	
e) Credit Life and/or Disability Insurance (see Section 11)	+ <u>N/A</u>		
f) Outstanding Prior Credit or Lease Balance	+ <u>N/A</u>		
g) UPFRONT SALES TAX	+ <u>1,129.22</u>		
h) <u>N/A</u>	+ <u>N/A</u>		
i) Total Gross Capitalized Cost	+ <u>24,665.88</u>		

B. VEHICLE WARRANTIES

This Vehicle is covered by any warranty, extended warranty, service contract or maintenance contract indicated below:

☐ Standard New Vehicle Limited Warranty provided by the manufacturer or distributor of this Vehicle

☐ Mechanical Breakdown Protection (MBP), a service contract for the repairs of certain major mechanical breakdowns of this Vehicle and related expenses

☐ Maintenance Contract, a contract for regularly scheduled care and maintenance of this Vehicle

☐ Used Vehicle Limited Warranty

☐ _____

coverages may not be available in some states.

Credit Life Insurance

INSURER	N/A	\$	INITIAL COVERAGE AMOUNT	N/A
INSURER	N/A	\$	PREMIUM	N/A
INSURER	N/A	\$	COLLATERAL INITIALS	N/A

Credit Disability Insurance

INSURER	N/A	\$	MONTHLY COVERAGE AMOUNT	N/A
INSURER	N/A	\$	PREMIUM	N/A
INSURER	N/A	\$	COLLATERAL INITIALS	N/A

Mechanical Breakdown Protection
(Covers parts of Vehicle up to sooner of _____ months or _____ miles)

EXCEPT AS EXPRESSLY PROVIDED UNDER THIS LEASE,
WE OFFER NO EXPRESS OR IMPLIED WARRANTIES
WITH RESPECT TO THIS VEHICLE IN PARTICULAR.

